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ABSTRACT

A nationwide study of more than 1,300 full-time workers aged 40 or older was conducted to determine their characteristics, activities, and attitudes toward retirement. Most of those surveyed had spouses who also worked, and most considered their health better than average. Government at all levels was the biggest single employer of workers over the age of 40, with the manufacturing and petroleum industries being the largest sources of private sector employment. Most had been with their current employer for 10 years or more. Among workers 63 and older, the number rose to two out of three. Two-thirds of those surveyed had been in the labor force before going to work for their current employer. Reasons for working varied significantly by age group. Those in their forties cited economic and family-support reasons most often, those aged 50 to 62 cited the need to maintain insurance coverage and meet Social Security and pension requirements, and those over 63 worked because they enjoyed it and saw work as a way of remaining active and useful. Two-thirds reported receiving some type of job training in the past three years (mainly on-the-job training). Three-fourths were covered by an employer-sponsored pension plan. Seventy-seven percent of those surveyed reported that their employers offered no retirement-planning education. The two biggest retirement worries were having enough money and maintaining health. Most reported that their employers did not try to influence their retirement plans in any way. (MN)

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INTRODUCTION

Because the percentage of older men and women in the nation's work force will continue to increase in the years ahead, the American Association of Retired Persons (AARP) has launched a series of studies to learn more about America's older workers: who they are, what they do, how they feel about work, and how they believe they are perceived by others. AARP believes that answers to such questions are essential to the formulation of sound employment policies and practices in both the public and private sectors.

In mid-1985, AARP published its first research report on older workers, *Workers Over 50: Old Myths, New Realities.* Its findings challenged long-held assumptions about the status of older workers in American business. In 1986, AARP published *Workers 45+: Today and Tomorrow,* which examined the changing demographics of the work force.

This study, *Work and Retirement: Employees Over 40 and Their Views,* was conducted through the Gallup Organization. It is the result of a nationwide survey of more than 1,300 workers age 40 and older to determine their characteristics, activities, and attitudes; the survey included a special subsample of 300 workers 63 and older.

All persons interviewed for the study were full-time employees. Questions covered their work history, job training, job satisfaction, retirement planning, and attitudes toward work and retirement. The Gallup Organization advised on sample size, questionnaire development, and data management, and conducted all interviews by telephone. Data were weighted to ensure that results were representative of a national cross-section of workers age 40 and older.

In the charts and tables, percentages may not equal 100 percent due to rounding.

DEMOGRAPHIC CHARACTERISTICS

Personal Profile

Of all workers 40 and older in the survey, more than two-fifths were women. About one in ten was nonwhite.

Nearly three-quarters were married, although the percentage dropped significantly for those 63 and older, primarily because of spouses' deaths.

Most spouses also worked—59 percent full-time and 12 percent part-time.

A quarter were college graduates, and five out of six had completed high school.

Comparing their own health with others of the same age and sex, most considered their health better than average.

About two out of three had household incomes of $24,000 a year or more, but the number dropped significantly for those 63 and older.

More than half of the workers 63 and older owned their homes free of any mortgage. Of the entire group, only 16 percent rented.

Employment Profile

Government at all levels was the biggest single employer of workers 40 and older. The manufacturing and petroleum industries were the largest sources of private-sector employment for this age group.

Half of those surveyed were employed by organizations with fewer than 500 employees, and the largest occupational category was professional.

PROFILE OF THE 40+ WORKER

		TOTAL AGE 40+ (%)	AGE 63+ (%)
SEX	Male	57	56
	Female	43	44
RACE	White	89	93
	Nonwhite	11	7
MARITAL STATUS	Married	73	57
	Never married	7	5
	Widowed	7	27
	Divorced/Sep.	14	12
EDUCATION	Less than HS	17	28
	HS/Tech. Grad	42	34
	Some College	16	15
	College Grad	25	22
HEALTH*	Better than Av.	54	66
	About Average	42	30
	Worse than Av.	3	3
INCOME	Less than $5,000	1	2
	$ 5,000–$11,999	7	12
	$12,000–$17,999	11	20
	$18,000–$23,999	15	17
	$24,000–$34,999	26	19
	$35,000+	38	25
HOME OWNERSHIP	Own—Mortgage	50	27
	Own—No mortgage	33	55
	Rent	16	17

*self-comparison with peers

PROFILE OF THE 40+ WORKER cont'd.

		TOTAL 40+ (%)	63+ (%)
TYPE OF EMPLOYER	Agriculture	2	2
	Business/Repair Services	4	4
	Communications	4	2
	Construction	3	4
	Finance/Insurance/Real Estate	5	6
	Government	29	30
	Manufacturing/Petroleum	23	20
	Personal/Entertainment/Recreational Services	2	3
	Professionals/Law/Medical/Accounting	12	11
	Transportation	4	3
	Utilities/Sanitary	3	—
	Wholesale/Retail Trade	8	10
	Church	1	2
SIZE OF EMPLOYER	Less than 100	28	32
	100–499	23	25
	500–999	11	9
	1000+	38	30
TYPE OF WORK	Professional	23	20
	Managerial	17	17
	Clerical/Office	16	18
	Sales	4	6
	Manufacturing Representative	1	2
	Service	7	9
	Skilled Trades	17	12
	Semi-skilled	10	11
	Laborer	4	6

EMPLOYMENT HISTORY

Most workers 40 and older had been with their current employer for 10 years or more. Among workers 63 and older the number rose to two out of three.

Nearly one-third reported finding their jobs through word of mouth by relatives, friends, or others. Applying for work without knowing of a specific opening was second, and response to ads was third.

Most considered experience and the job interview as the key factors in being hired, but education made a significant difference in this assessment. Those with some college education believed that the most important factors were the interview, education, and experience; those who did not complete high school felt that luck played the biggest role.

Most had held the same job since going to work for their current employer. Of those whose assignments had changed, most said it was the result of a promotion.

Two out of three workers 40 and older were in the work force before they joined their current employer. Women were far less likely to have been in the work force than men.

TIME WITH CURRENT EMPLOYER

	TOTAL 40+ (%)	63+ (%)
One year or less	7	2
2–3 years	8	6
4–5 years	9	6
6–10 years	19	16
11–20 years	33	34
20+ years	25	35

HOW CURRENT JOB WAS OBTAINED

Word of mouth (friend, relative, other)	32	31
Applied without knowing of opening	29	24
Responded to ad	16	14
Recruited by employer	11	16
Employment agency	6	5
Civil Service examination	2	2
School helped	1	1
Other/Don't know	5	6

PERCENT OF 40+WORKERS RATING ITEM "MAJOR" FACTOR IN GETTING THE JOB*

	TOTAL 40+ (%)	63+ (%)	BY EDUCATION		
			LESS THAN HS DIPLOMA (%)	HS GRAD	SOME COLLEGE (%)
Interview	60	47	46	57	69
Work experience	57	60	50	54	62
Luck	47	49	58	53	38
Education	45	38	10	37	68
References	40	40	41	36	44
Professionals/job contacts	33	36	34	32	33
Help from friends/relatives	19	19	25	19	16
Resume/letter	17	17	10	12	26
Help from employment professional/agency	5	7	8	4	5

*Respondents could choose multiple items

TIME IN CURRENT JOB WITH CURRENT EMPLOYER

	TOTAL 40+ (%)	63+ (%)
One year or less	15	10
1–2 years	11	3
3–4 years	18	22
5–10 years	33	32
10+ years	24	34

HOW THEY SEE THEIR JOBS

Age groups varied significantly in their reasons for working. Workers in their 40s most often cited economic and family-support reasons. Those 50 to 62 cited the need to maintain insurance coverage and meet Social Security and pension requirements as key factors. Workers 63 and older were most likely to say they worked because they enjoyed it and saw it as a way to be active and useful.

The job itself, its challenge, and the chance to apply related skills or knowledge were cited most often as the major positive aspects of a job. Those rated least positively were supervision and the chance for advancement, promotion, or growth.

Education strongly influenced these assessments. Those with more education rated intrinsic factors (the job itself and its challenge) most important; those with least education looked to the benefits.

Three out of four saw little chance that their job would be eliminated in the next year, and two out of three believed that if they did lose their jobs they would find new ones. In both cases, confidence rose with income and the level of education.

If they were to change jobs, workers 40 and older cited the chance to be of service as very important and chose this reason more often than any other.

Ten percent of those 63 and older perceived themselves to be the victims of age discrimination.

HOW CURRENT ASSIGNMENT WAS OBTAINED**

	TOTAL 40+ (%)	63+ (%)
Promotion	54	69
Applied for opening	15	11
Opening existed	12	10
Job posting	12	8
Special training	4	3
Recommended	1	1
Other/Don't know	7	3

**Percentages based on those who have changed jobs since starting work with current employer: 40 percent of total sample, 29 percent of those 63 and older.

ACTIVITY PRIOR TO WORK WITH CURRENT EMPLOYER

	TOTAL 40+ (%)	MEN (%)	WOMEN (%)	63+ (%)
Similar work	35	36	33	34
Different kind of work	30	33	27	27
Out of work force	15	4	29	20
In school	10	12	7	6
Self-employed	5	7	3	11
Military	4	8	—	2
Other/Don't know	2	1	1	2

PERCENT OF 40+ WORKERS RATING ITEM A "MAJOR" REASON FOR WORKING

ORDER OF POPULARITY	TOTAL 40+ (%)	40–49 (%)	50–62 (%)	63+ (%)
1. Enjoy job/working	78	75	80	87
2. Need the money	78	84	76	61
3. Makes me feel useful	75	71	80	77
4. Be productive/help others	68	64	72	73
5. Work is an obligation	61	57	66	62
6. Maintain health ins. coverage	60	57	64	56
7. Fulfill pension requirements	49	43	59	41
8. Need to support family	48	58	44	22
9. Fulfill Soc. Security requirements	45	38	55	38
10. Need to pay health costs	41	44	41	32

WHAT WORKERS LIKE MOST ABOUT THEIR JOBS

(Percent of 40+ Workers Rating Item a "Major" Positive Factor)

	TOTAL 40+ (%)	63+ (%)	EDUCATIONAL LEVEL: LESS THAN HS DIPLOMA (%)	HS GRAD (%)	SOME COLLEGE (%)
1. Type of work	72	74	69	70	75
2. Challenge—chance to apply skills	72	68	61	73	76
3. Benefits	66	63	71	72	57
4. Organization	62	69	66	69	53
5. Appreciation by others	62	66	69	65	55
6. Fellow employees	60	60	61	62	58
7. Working conditions	57	61	57	62	51
8. Money	52	52	60	56	44
9. Supervision	33	32	41	35	28
10. Chance of advancement	31	18	30	30	32

PERCENT OF 40+WORKERS FEELING ELIMINATION OF THEIR JOBS IS EITHER "NOT VERY LIKELY" OR "NOT AT ALL LIKELY"

		EDUCATION			INCOME (in thousands)			
TOTAL 40+ (%)	63+ (%)	LESS THAN HS DIPLOMA (%)	HS GRAD (%)	SOME COLLEGE (%)	<$12 (%)	$12-24 (%)	$24-35 (%)	$35+ (%)
74	78	59	73	80	59	69	73	80

PERCENT OF 40+WORKERS FEELING "VERY CONFIDENT" OR "SOMEWHAT CONFIDENT" THEY WOULD FIND ANOTHER JOB IF CURRENT JOB WAS ELIMINATED

		EDUCATION			INCOME (in thousands)			
TOTAL 40+ (%)	63+ (%)	LESS THAN HS DIPLOMA (%)	HS GRAD (%)	SOME COLLEGE (%)	<$12 (%)	$12-24 (%)	$24-35 (%)	$35+ (%)
66	59	51	65	72	46	63	67	72

WHAT WORKERS WOULD LOOK FOR IF CHANGING JOBS

(Percent of 40+ Workers Rating Item a "Major" Consideration in a Potential Job Change)

	TOTAL 40+ (%)	63+ (%)
1. Chance to be of service	69	70
2. Type of employer	68	68
3. Working conditions	67	63
4. Fringe benefits	67	61
5. Pay	66	67
6. Chance for personally rewarding job	66	52
7. Type of workplace	57	59
8. Co-workers	53	53
9. Supervisor	50	48
10. Chance to do something new	48	40
11. Chance for promotion, greater responsibility	48	31
12. Chance to learn a skill	47	36

JOB TRAINING

Two out of three workers 40 and older reported receiving some type of job training within the previous three years. Typically, it was on-the-job training provided by the employer and intended to upgrade job skills.

The type of training received varied significantly by age and other factors. Workers age 63 and over, those with lower incomes, less education, lower-level jobs, and those employed by small firms and in the private sector were less likely to have received training.

More than four out of five expressed a wish for training opportunities. Nearly 40 percent wanted to update their current job skills, 24 percent wanted to prepare for a similar or better job, 11 percent wanted to prepare for a completely different job, and 10 percent wanted training not related to their job or career.

The type of training preferred varied by age and income. Upgrading current skills was preferred by those with higher incomes, whites, and males, while younger workers, those with lower incomes, women, and nonwhites preferred training for either a better but similar job or a totally different job.

Two out of five of the total respondents were interested in training in the basics of starting and running a business; three out of five nonwhite workers were interested in such training.

PERCENT OF 40+ WORKERS RECEIVING JOB TRAINING OVER THE PREVIOUS THREE YEARS

TOTAL	66%
AGE	
40–49	74
50–62	61
63+	50
INCOME	
less than $12,000	46
$12,000–$23,999	62
$24,000–$34,999	66
$35,000+	72
EDUCATION	
Did not complete high school	48
High school graduate	65
College	74
SEX	
Male	62
Female	71
OCCUPATION	
Professional/managerial	76
Clerical/sales	67
Upper blue-collar/service	59
Lower blue-collar/laborer	46
SIZE OF EMPLOYER	
less than 100	54
100–999	67
1000+	73
SECTOR	
Public	75
Private	58

TYPE OF TRAINING PREFERRED

	TO UPDATE CURRENT JOB SKILLS (%)	TO GET A BETTER BUT SIMILAR/TOTALLY DIFF. JOB (%)	NOT RELATED TO JOB (%)	NO TRAINING (%)
TOTAL	39	36	10	10
40–49	37	43	12	4
50–62	44	33	9	10
63+	35	19	9	31
SEX				
Male	43	32	10	11
Female	35	42	10	9
RACE				
White	40	34	10	15
Nonwhite	31	45	10	16
INCOME				
less than$12,000	27	42	15	13
$12–$23,999	33	38	11	13
$24–$34,999	44	33	9	8
$35,000+	44	34	10	9

PLANS FOR RETIREMENT

Three out of four workers 40 and older said they were covered by a pension plan offered by their employer.

Eighteen percent expected to receive benefits from another plan earned prior to their current employment. Those expecting such benefits tended to be upper-income and male.

A third of the workers surveyed said they would be much more likely to delay retirement if they could earn increased Social Security or pension benefits.

In the area of phased retirement options, flextime and part-time work were most often cited as the incentives more likely to encourage workers 40 and older to delay full retirement. Phased retirement options appealed more to the younger respondents.

The most popular incentives to early retirement were higher pension payments.

Seventy-seven percent of those surveyed said their employers had offered no education about retirement planning.

PERCENT OF 40+ WORKERS SAYING THEY WERE COVERED BY A PENSION PLAN OFFERED THROUGH CURRENT EMPLOYER

TOTAL	77%
INCOME	
less than $12,000	51
$12–$23,999	69
$24–$34,999	82
$35,000+	86
EDUCATION	
less than HS	68
HS or more	79
SEX	
Male	80
Female	73
RACE	
White	79
Nonwhite	73
SIZE OF EMPLOYER	
less than 100	49
100–999	82
1000+	95
TYPE OF BUSINESS	
Agriculture/Mining	76
Business/Repair/Wholesale/Retail	62
Communication/Entertainment/ Recreation	68
Construction/Manufacturing/ Petroleum	76
Finance/Law/Medical/Professional	71
Government	91
Transportation/Utilities	77

INCENTIVES "MUCH MORE LIKELY" TO DELAY EARLY RETIREMENT BY 40+ WORKERS

	INCREASE SOCIAL SECURITY BENEFITS (%)	INCREASE PENSION BENEFITS (%)	JOB TRAINING (%)
TOTAL	33	31	18
AGE			
40–49	33	33	21
50–62	33	28	17
63+	31	33	9
INCOME			
less than $12,000	55	46	37
$12–$23,999	41	36	24
$24–$34,999	32	32	17
$35,000+	24	26	11
EDUCATION			
less than HS diploma	48	40	26
HS graduate	33	31	18
College	27	28	13
SEX			
Male	27	27	13
Female	41	37	23
RACE			
White	32	30	16
Nonwhite	40	43	32
SECTOR			
Private	37	33	20
Public	24	28	13
OCCUPATION			
Professional/Managerial	24	27	13
Clerical/Sales	35	32	22
Upper blue-collar/service	38	34	19
Lower blue-collar/labor	46	40	25

MOST POPULAR INCENTIVES TO EARLY RETIREMENT

(Percent of 40+ Workers "Much More Likely" to Retire Early Under the Following Conditions)

Added funding/higher monthly pension payments	56
Added number of years worked added to pension	47
Lump sum cash payment in addition to regular pension	33
Chance to contribute to pension to increase benefits	32
Job counseling/outplacement service	9

EFFECT OF PHASED RETIREMENT OPTIONS ON INDIVIDUALS' RETIREMENT PLANS

	PERCENT RATING FACTOR A "MAJOR" CONSIDERATION IN DELAYING RETIREMENT				NO EFFECT
	ENTIRE GROUP (%)	AGE 40-49 (%)	AGE 50-62 (%)	AGE 63+ (%)	
Flextime (varied schedule/core hours/max. hours per week)	44	47	45	32	23
Part-time work	41	44	40	32	22
Phased retirement (gradually decreasing hours)	36	36	39	27	29
Temporary employment (callbacks at peak times)	35	36	38	28	28
Job redesign (downscaling)	35	37	36	25	31
Sabbaticals/extended vacations	32	35	31	23	36
Job sharing (more than one person per full-time job)	30	34	28	24	36
Compressed work week (longer hours/ fewer days)	30	34	29	21	36
Job reassignment	29	29	30	24	36

PERCENT OF 40+ WORKERS WHO HAVE RECEIVED RETIREMENT PLANNING INFORMATION FROM EMPLOYERS

TOTAL	23%
INCOME	
less than $12,000	8
$12–$23,999	19
$24–$34,999	23
$35,000+	29
EDUCATION	
less than HS	11
HS graduate	21
Some college	29
OCCUPATION	
Professional/managerial	31
Clerical/sales	21
Upper blue-collar/service	17
Lower blue-collar/labor	12
TYPE OF INDUSTRY	
Agriculture/Mining	16
Business/Repair/Wholesale-Retail	13
Communication/Entertainment/Recreation	25
Finance/Law/Medicine/Professional	20
Government	33
Transportation/Utilities	8
SIZE OF EMPLOYER	
less than 100	9
100–999	20
1000+	35

AGE DISCRIMINATION

Six percent of respondents reported that they had experienced age discrimination. Of those who felt discriminated against, 4 percent had been denied a promotion, 1 percent had been denied a raise, and another 1 percent had been laid off or fired due to age.

Reports of age discrimination were slightly more common among those age 63 and older; 9 percent of those 63+ had experienced some type of age bias in comparison to only 4 percent of those age 40 to 49.

Only 5 percent of those claiming age discrimination took legal action against their employer. The most common reasons for failing to bring suit include: it would not do any good (26 percent), it might cause trouble or cause the persons bringing the suit to lose their job (12 percent), and it would be impossible to prove (12 percent).

PERCENT OF 40+ WORKERS EXPERIENCING AGE DISCRIMINATION BY TYPE OF DISCRIMINATION

	TOTAL 40+ (%)	40-49 (%)	50-62 (%)	63+ (%)
Denied a promotion or chance to get ahead because of age	4	3	4	5
Denied a raise because of age	1	2	2	1
Laid off, fired, or forced out of a job because of age	1	1	1	3
Any other	*	*	*	1
None	94	96	93	90
Don't know	*	*	*	1

* = less than one-half of 1 percent

REASONS THOSE EXPERIENCING AGE DISCRIMINATION DID NOT TAKE LEGAL ACTION

REASON	% REPORTING THIS REASON*
Wouldn't do any good	26
Might cause me trouble/loss of my job	12
Impossible to prove	12
Too costly	6
Too time consuming	6
Wouldn't know how to go about it	6
Too much trouble	6
Other	19
Don't know	14

*multiple responses are possible

ATTITUDES TOWARDS RETIREMENT

The greatest retirement concerns of workers 40 and older were first, having enough money and second, maintaining good health. Lower-income workers worried more about retirement than others.

Employer incentives were seen as the most important factor influencing both the trend toward early retirement and workers' personal decisions regarding retirement.

Most felt that employers offer early retirement incentives for positive reasons. Two-fifths said they would accept incentives if offered; those most favorably disposed were younger, white, had higher incomes and levels of education, and worked for larger organizations.

Four out of ten said they had made specific plans for their retirements yet only 23 percent had received any retirement planning information. One-quarter said they didn't plan to retire and would continue working as long as possible.

THE MOST WORRISOME CONCERNS ABOUT RETIREMENT

Percent of 40+ Workers Who "Worry A Lot" About Each of the Following:

Having enough money	37%
Maintaining health	32
Being able to help others and be productive	29
Maintaining good relations with family and friends	24
Having something to do with "my time"	19
Being able to go back to work "if I change my mind"	15

PERCENT OF 40+ WORKERS RATING ITEM A "VERY IMPORTANT" OR "SOMEWHAT IMPORTANT" FACTOR IN ENCOURAGING EARLY RETIREMENT

Employer incentives to retire early	67%
Employee interest in early retirement	65
Older workers do not want to relearn changing jobs	62
Lack of phased retirement options	57
Employer pressure to leave	50
Older workers develop more diverse interests	50
Younger and older workers do not work well together	32

PERCENT OF 40+ WORKERS LIKELY TO ACCEPT INCENTIVE OFFERS FOR EARLY RETIREMENT

TOTAL	41%
AGE	
40–62	43
63+	23
INCOME	
less than $24,000	26
$24–$34,999	39
$35,000+	46
EDUCATION	
Less than HS	26
HS or more	43
RACE	
White	43
Nonwhite	31
SIZE OF EMPLOYER	
less than 100	35
100–999	41
1000+	47

STATEMENTS DESCRIBING PLANS INDIVIDUALS HAVE MADE FOR RETIREMENT

Percent Who Feel Statement Describes Their Own Plans . . .

	VERY MUCH (%)	SOMEWHAT (%)	NOT AT ALL (%)
1. I have planned my own retirement for a long time and feel confident in my ability to follow through on those plans	40	29	31
2. I have a rough idea about when and how I will retire, but don't really have any specifics worked out	40	29	30
3. I don't intend to retire; I plan on working as long as I can	26	17	56
4. I know I should probably plan for retirement, but I just haven't gotten around to it	23	23	54
5. It's no use planning for something like retirement because we can't control the future; we just have to take things as they come	18	18	63
6. I have plans for retirement, but changes in my life over the years keep forcing me to change those plans, so I'm not sure I can carry them out	15	23	60
7. I have so much trouble managing things now that there is no way I can think about retirement	12	12	76

SUMMARY OF FINDINGS

While the diversity of workers 40 and older makes generalizations about them difficult, the survey underscores these points:

- The work force comprised of those 40 and older is stable. Most of its members have been with their employers for a long time. Women are much more likely to have been out of the work force prior to their current job.
- Most thought experience to be the crucial factor in obtaining their current job, although workers with less education thought the key reason was chance.
- Intrinsic aspects of a job (the kind of work and its challenge) were viewed as the most positive factors about work; supervision and the chance for advancement were seen as least positive.
- Motivation varied by age. Those 63 and older were most likely to be working because they enjoyed the job and it made them feel useful. Those in their 40s were more likely to be working because they needed the money. Motives of those aged 50 to 62 were varied.
- Most workers surveyed felt secure. They didn't think their jobs were likely to be eliminated soon, but if it happened, they were confident they would find another.
- The majority wanted job training, and those who wanted it most strongly were those least likely to have received training recently and those with higher education and higher incomes. Training was most common in larger organizations and in the public sector.
- Three-fourths said they were covered by a pension plan offered by their employers. Coverage was more likely among public sector workers and employees of large organizations.
- Six percent of employees 40+ reported experiencing age discrimination. Only 5 percent of this group had taken any legal action against their employer.
- Those surveyed were receptive to retirement incentives whether the incentives were offered to postpone retirement or to retire early. A third said they'd be much more likely to delay retirement if offered improved pension or retirement benefits. About half would be much more likely to retire early in exchange for higher pension payments.
- Flextime and part-time work were the most popular phased retirement options.
- One in four had received retirement planning information through their employer. These were typically upper-income, better-educated employees or employees who worked for larger organizations or in the public sector.
- The two biggest retirement worries were having enough money and maintaining health. Those surveyed felt fairly confident about retirement, although most had made no specific plans for it.
- Most felt they should continue working and reported that their employers had not tried to influence their retirement plans one way or another.

AARP WORKER EQUITY

AARP, with more than 24 million members, is the nation's largest organization of Americans age 50 and older. Headquartered in Washington, D.C., this non-profit, non-partisan organization offers a wide range of membership benefits, legislative representation at federal and state levels, and educational and community service programs carried out through a national network of volunteers and local chapters. The Association also offers a variety of educational and advocacy programs for older workers, who make up one-fourth of AARP's total membership.

AARP is educating employers, employees and the general public about retirement and employment issues affecting older workers through the Association's Worker Equity Initiative. The Initiative is working to change attitudes, policies, and practices that result in unequal treatment of older workers. The major changes AARP is working for on behalf of older workers are:

- Increased employment in both the public and private sectors;
- Equal access to promotion and training opportunities;
- Increased knowledge by older workers about employment protections and retirement options;
- Increased services for older workers in transition, such as those entering the job market for the first time, those interested in new careers, and those who find themselves unemployed late in their careers; and
- Elimination of mandatory retirement based on age.

For more information about AARP's efforts on behalf of older workers, write to: AARP's Worker Equity Department, 1909 K Street, NW, Washington, DC 20049.

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